

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
WESTERN DIVISION

In re: MCNISH, MICHAEL J.  
MCNISH, ROBYN M.

§ Case No. 15-81974

§

§

Debtor(s)

§

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED  
AND APPLICATION TO BE DISCHARGED (TDR)**

JAMES E. STEVENS, chapter 7 trustee, submits this Final Account,  
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$309,263.00</u> (without deducting any secured claims)	Assets Exempt: <u>\$161,111.00</u>
Total Distribution to Claimants: <u>\$1,928.00</u>	Claims Discharged Without Payment: <u>\$477,269.51</u>
Total Expenses of Administration: <u>\$3,072.00</u>	

3) Total gross receipts of \$ 5,000.00 (see **Exhibit 1** ), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2** ), yielded net receipts of \$5,000.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$361,980.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	0.00	3,072.00	3,072.00	3,072.00
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	4,486.17	474,711.34	474,711.34	1,928.00
<b>TOTAL DISBURSEMENTS</b>	\$366,466.17	\$477,783.34	\$477,783.34	\$5,000.00

4) This case was originally filed under Chapter 7 on July 31, 2015.  
The case was pending for 13 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 08/17/2016 By: /s/JAMES E. STEVENS  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 –GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
2014 tax return	1224-000	5,000.00
<b>TOTAL GROSS RECEIPTS</b>		<b>\$5,000.00</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		
<b>TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES</b>			<b>\$0.00</b>

**EXHIBIT 3 –SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NOTFILED	BMO Harris Bank NA % Chuhak & Tecson P.C.	4110-000	361,980.00	N/A	N/A	0.00
<b>TOTAL SECURED CLAIMS</b>			<b>\$361,980.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

**EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
JAMES E. STEVENS	2100-000	N/A	1,250.00	1,250.00	1,250.00
Barrick, Switzer, Long, Balsley & Van Evera	3110-000	N/A	1,782.00	1,782.00	1,782.00
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00

Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		N/A	\$3,072.00	\$3,072.00	\$3,072.00

**EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		N/A	\$0.00	\$0.00	\$0.00

**EXHIBIT 6 –PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>			\$0.00	\$0.00	\$0.00	\$0.00

**EXHIBIT 7 –GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	Hibu Inc f/k/a Yellowbook Inc	7100-000	N/A	2,715.04	2,715.04	11.03
2	Navient Solutions, Inc	7100-000	N/A	2,242.44	2,242.44	9.11
3	Navient Solutions, Inc	7100-000	N/A	8,546.21	8,546.21	34.71
4	PYOD, LLC its successors and assigns as assignee	7100-000	N/A	9,213.23	9,213.23	37.42
5	sallie mae	7100-000	N/A	6,229.22	6,229.22	25.30
6	Capital One Bank (USA), N.A.	7100-000	N/A	9,185.66	9,185.66	37.31
7	Fifth Third Bank	7100-000	N/A	1,207.71	1,207.71	4.90
8	Fifth Third Bank	7100-000	N/A	27,554.49	27,554.49	111.91
9	Fifth Third Bank	7100-000	N/A	22,004.14	22,004.14	89.37
10	Navient Solutions, Inc.	7100-000	N/A	20,172.20	20,172.20	81.93
11	BMO Harris Bank, N.A.	7100-000	N/A	273,692.45	273,692.45	1,111.56
12	Citizens Bank NA	7100-000	N/A	62,410.23	62,410.23	253.47
13	CENTEGRA HOSPITAL	7100-000	N/A	1,453.95	1,453.95	5.91

14	FIRST NATIONAL BANK OF OMAHA	7100-000	N/A	2,289.11	2,289.11	9.30
15	FIRST NATIONAL BANK OF OMAHA	7100-000	N/A	1,423.07	1,423.07	5.78
16	FIRST NATIONAL BANK OF OMAHA	7100-000	N/A	3,294.57	3,294.57	13.38
17	FIRST NATIONAL BANK OF OMAHA	7100-000	N/A	7,770.18	7,770.18	31.56
18	FIRST NATIONAL BANK OF OMAHA	7100-000	N/A	13,307.44	13,307.44	54.05
NOTFILED	Rosecrance, Inc.	7100-000	4,486.17	N/A	N/A	0.00
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			<b>\$4,486.17</b>	<b>\$474,711.34</b>	<b>\$474,711.34</b>	<b>\$1,928.00</b>

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Case Number: 15-81974

Trustee: (330420) JAMES E. STEVENS

Case Name: MCNISH, MICHAEL J.  
MCNISH, ROBYN M.

Filed (f) or Converted (c): 07/31/15 (f)

§341(a) Meeting Date: 08/27/15

Period Ending: 08/17/16

Claims Bar Date: 03/03/16

1 Ref. #	Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Abandoned OA=\$554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	5715-5717 Weatherstone Way, Johnsburg, IL	150,000.00	0.00		0.00	FA
2	Cash on Hand	50.00	0.00		0.00	FA
3	Checking Account McHenry Savings Bank	1,000.00	0.00		0.00	FA
4	Savings Account McHenry Savings Bank in banks, s	100.00	0.00		0.00	FA
5	Landlord Security Deposit companies, landlords,	4,000.00	0.00		0.00	FA
6	Miscellaneous household furnishings. audio, vide Value and exemption changed per Amended Schedules B and C filed 11/20/15.	1,000.00	0.00		0.00	FA
7	Miscellaneous books and pictures. stamp, coin, r	10.00	0.00		0.00	FA
8	Necessary wearing apparel.	250.00	0.00		0.00	FA
9	Miscellaneous hobby equipment. and other hobby e	50.00	0.00		0.00	FA
10	State Tuition Plan	20,000.00	0.00		0.00	FA
11	State Tuition Plan	20,000.00	0.00		0.00	FA
12	401(k)/IRA at Fidelity	100,000.00	0.00		0.00	FA
13	Simple IRA	5,000.00	0.00		0.00	FA
14	Simple IRA	5,000.00	0.00		0.00	FA
15	Union Carpenters Pension Local #250	1.00	0.00		0.00	FA
16	Active Foam 100% (no longer in business)	1.00	0.00		0.00	FA
17	Aero Contractors 100% (no longer in business). I	1.00	0.00		0.00	FA
18	1995 Pontiac G6	800.00	0.00		0.00	FA
19	2004 GMC Yukon	1,000.00	0.00		0.00	FA
20	2004 Saturn Vue	1,000.00	0.00		0.00	FA
21	2014 tax return (u) See Order to Compromise Controversy entered 1/13/16.	8,503.00	5,652.00		5,000.00	FA
21	<b>Assets Totals (Excluding unknown values)</b>	<b>\$317,766.00</b>	<b>\$5,652.00</b>		<b>\$5,000.00</b>	<b>\$0.00</b>

Major Activities Affecting Case Closing:

**Form 1**  
**Individual Estate Property Record and Report**  
**Asset Cases**

**Case Number:** 15-81974

**Trustee:** (330420) JAMES E. STEVENS

**Case Name:** MCNISH, MICHAEL J.  
MCNISH, ROBYN M.

**Filed (f) or Converted (c):** 07/31/15 (f)

**§341(a) Meeting Date:** 08/27/15

**Period Ending:** 08/17/16

**Claims Bar Date:** 03/03/16

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)  Ref. #	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=§554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets

**Initial Projected Date Of Final Report (TFR):** March 3, 2016

**Current Projected Date Of Final Report (TFR):** April 19, 2016 (Actual)

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 15-81974

Case Name: MCNISH, MICHAEL J.  
MCNISH, ROBYN M.

Taxpayer ID #: \*\*-\*\*\*3807

Period Ending: 08/17/16

Trustee: JAMES E. STEVENS (330420)

Bank Name: Rabobank, N.A.

Account: \*\*\*\*\*9066 - Checking Account

Blanket Bond: \$6,620,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
12/22/15	{21}	Michael and Robyn McNish	tax refund	1224-000	5,000.00		5,000.00
12/31/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	4,990.00
01/29/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	4,980.00
03/01/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	4,970.00
03/31/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	4,960.00
05/19/16	101	Barrick, Switzer, Long, Balsley & Van Evera	Dividend paid 100.00% on \$1,782.00, Attorney for Trustee Fees (Trustee Firm); Reference:	3110-000		1,782.00	3,178.00
05/19/16	102	JAMES E. STEVENS	Dividend paid 100.00% on \$1,250.00, Trustee Compensation; Reference:	2100-000		1,250.00	1,928.00
05/19/16	103	Hibu Inc f/k/a Yellowbook Inc	Dividend paid 0.40% on \$2,715.04; Claim# 1; Filed: \$2,715.04; Reference:	7100-000		11.03	1,916.97
05/19/16	104	Navient Solutions, Inc	Dividend paid 0.40% on \$2,242.44; Claim# 2; Filed: \$2,242.44; Reference:	7100-000		9.11	1,907.86
05/19/16	105	Navient Solutions, Inc	Dividend paid 0.40% on \$8,546.21; Claim# 3; Filed: \$8,546.21; Reference:	7100-000		34.71	1,873.15
05/19/16	106	PYOD, LLC its successors and assigns as assignee	Dividend paid 0.40% on \$9,213.23; Claim# 4; Filed: \$9,213.23; Reference:	7100-000		37.42	1,835.73
05/19/16	107	sallie mae	Dividend paid 0.40% on \$6,229.22; Claim# 5; Filed: \$6,229.22; Reference:	7100-000		25.30	1,810.43
05/19/16	108	Capital One Bank (USA), N.A.	Dividend paid 0.40% on \$9,185.66; Claim# 6; Filed: \$9,185.66; Reference:	7100-000		37.31	1,773.12
05/19/16	109	Navient Solutions, Inc.	Dividend paid 0.40% on \$20,172.20; Claim# 10; Filed: \$20,172.20; Reference:	7100-000		81.93	1,691.19
05/19/16	110	BMO Harris Bank, N.A.	Dividend paid 0.40% on \$273,692.45; Claim# 11; Filed: \$273,692.45; Reference:	7100-000		1,111.56	579.63
05/19/16	111	Citizens Bank NA	Dividend paid 0.40% on \$62,410.23; Claim# 12; Filed: \$62,410.23; Reference:	7100-000		253.47	326.16
05/19/16	112	CENTEGRA HOSPITAL	Dividend paid 0.40% on \$1,453.95; Claim# 13; Filed: \$1,453.95; Reference:	7100-000		5.91	320.25
05/19/16	113	Fifth Third Bank	Combined Check for Claims#7,8,9			206.18	114.07
			Dividend paid 0.40% on \$1,207.71; Claim# 7; Filed: \$1,207.71	4.90 7100-000			114.07
			Dividend paid 0.40% on \$27,554.49; Claim# 8; Filed: \$27,554.49	111.91 7100-000			114.07
			Dividend paid 0.40% on \$22,004.14; Claim# 9;	89.37 7100-000			114.07

Subtotals :

\$5,000.00

\$4,885.93



## Form 2

### Cash Receipts And Disbursements Record

**Case Number:** 15-81974

**Case Name:** MCNISH, MICHAEL J.  
MCNISH, ROBYN M.

**Taxpayer ID #:** \*\*-\*\*\*3807

**Period Ending:** 08/17/16

**Trustee:** JAMES E. STEVENS (330420)

**Bank Name:** Rabobank, N.A.

**Account:** \*\*\*\*\*9066 - Checking Account

**Blanket Bond:** \$6,620,000.00 (per case limit)

**Separate Bond:** N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
			Filed: \$22,004.14				
05/19/16	114	FIRST NATIONAL BANK OF OMAHA	Combined Check for Claims#14,15,16,17,18			114.07	0.00
			Dividend paid 0.40% on 9.30 \$2,289.11; Claim# 14; Filed: \$2,289.11	7100-000			0.00
			Dividend paid 0.40% on 5.78 \$1,423.07; Claim# 15; Filed: \$1,423.07	7100-000			0.00
			Dividend paid 0.40% on 13.38 \$3,294.57; Claim# 16; Filed: \$3,294.57	7100-000			0.00
			Dividend paid 0.40% on 31.56 \$7,770.18; Claim# 17; Filed: \$7,770.18	7100-000			0.00
			Dividend paid 0.40% on 54.05 \$13,307.44; Claim# 18; Filed: \$13,307.44	7100-000			0.00

<b>ACCOUNT TOTALS</b>	<b>5,000.00</b>	<b>5,000.00</b>	<b>\$0.00</b>
Less: Bank Transfers	0.00	0.00	
<b>Subtotal</b>	<b>5,000.00</b>	<b>5,000.00</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$5,000.00</b>	<b>\$5,000.00</b>	

<b>TOTAL - ALL ACCOUNTS</b>	<b>Net Receipts</b>	<b>Net Disbursements</b>	<b>Account Balances</b>
Checking # *****9066	5,000.00	5,000.00	0.00
	<b>\$5,000.00</b>	<b>\$5,000.00</b>	<b>\$0.00</b>